# The Affirm Card™: The power of Affirm, now in your wallet

September 8, 2023




More than ever, people are craving smarter ways to pay. When it comes to paying online, buy now, pay later has certainly answered this need: nearly half of Americans say that BNPL makes them feel most in control of their finances, compared to credit cards or cash.

But, given more than 80% of U.S. retail still happens in physical stores, consumers are seeking that same flexibility and transparency that they've come to appreciate while shopping online when they are shopping in-store.

Affirm Card does just that: giving consumers the ability to seamlessly unlock the full power of Affirm in-store or online, providing the flexibility to pay in full or request to pay over time in the Affirm app. Swipe, tap and spend with peace of mind, since Affirm never charges any late fees, hidden fees or compound interest.

Read on to learn more about how the Affirm Card works.

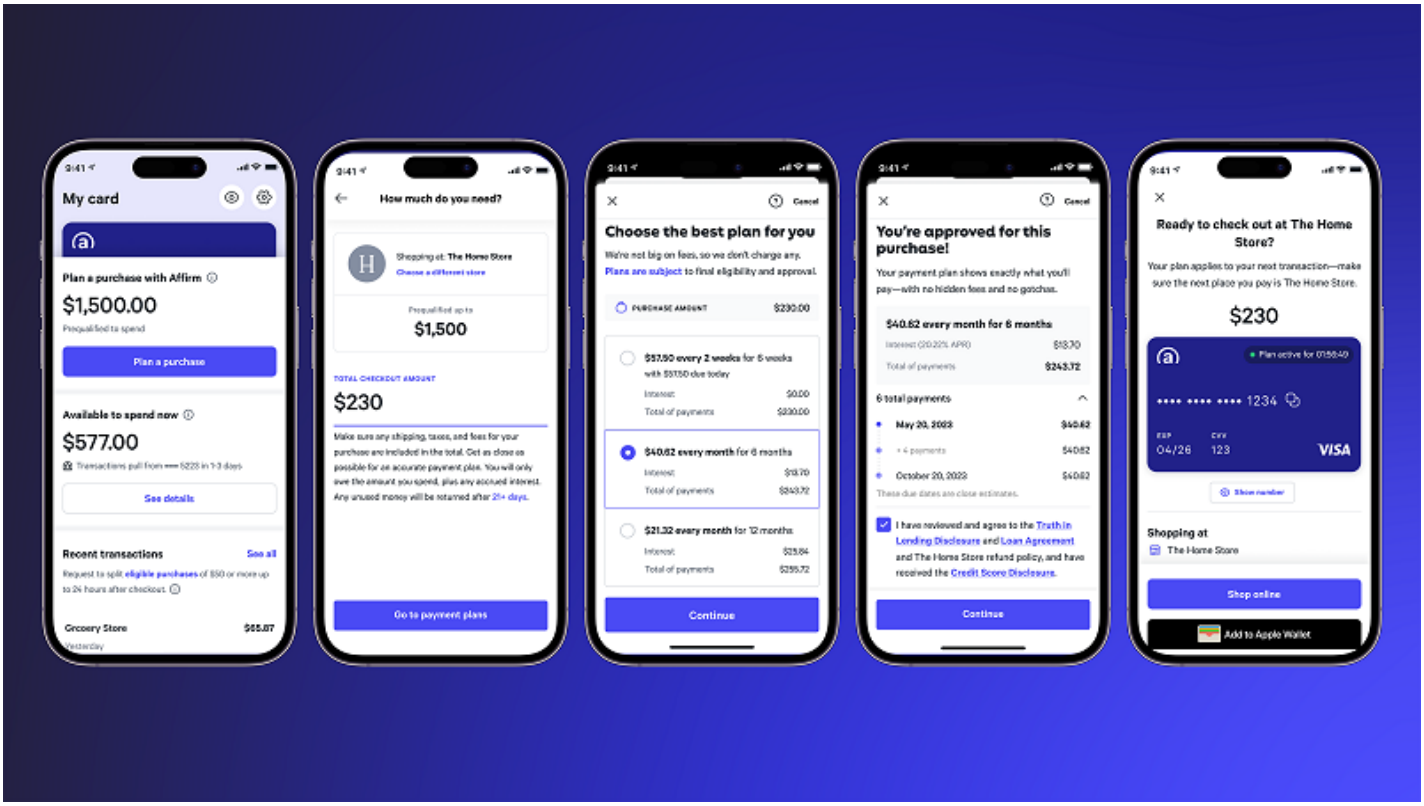
**Pay over time with no late or hidden fees**
Whether you're stocking up on groceries or purchasing a couch, use the Affirm Card to easily buy now and pay later right from the Affirm app.

Just open up the Affirm app before heading to the register and estimate how much you'll need. Make sure to include any shipping, taxes, or fees—and don't worry if you end up requesting more than the purchase amount because your payment plan will be based on what you actually spend.

From there, Affirm completes the approval process in the background. It's almost instantaneous, but our technology is working diligently to make sure we are making responsible lending decisions. If approved, you can choose whatever customized payment plan works best.

Then, just swipe or tap your Affirm Card at the register within two hours, before your payment plan expires. Just like that, you'll be paying over time for your purchase!

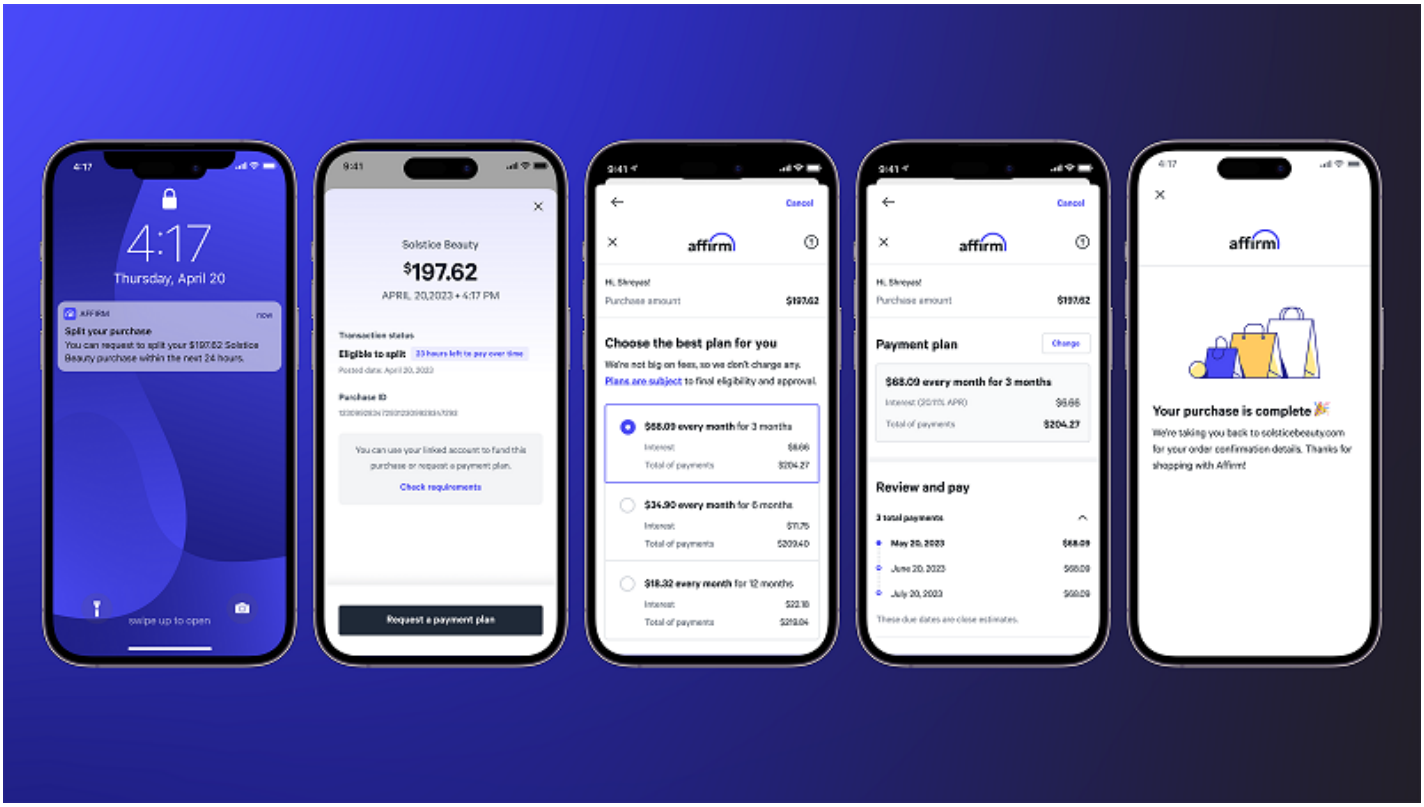
P.S. don't worry if you decide not to make your purchase after all, you can simply cancel your payment plan in the app.




**Pay in full for everyday purchases**
Once you've linked your existing bank account via the Card tab in the Affirm app, you can use the Affirm Card like a typical debit card. Just swipe or tap your card to pay in full wherever you are, from your favorite coffee shop to the mall.

Sometimes the amount that the Affirm app says you can spend doesn't match your bank account balance. That's because our limit is determined by factors such as recent transactions, pending transfers and repayment history with Affirm.

What if you want to pay over time for a purchase you've already made? No problem. For some purchases, you can request a payment plan in the app after swiping. You'll receive a phone notification if the purchase is eligible to split.



Interested in learning more? Head to affirm.com/card or check out the video below.